



April 1, 2019

To whom it may concern

Resona Holdings, Inc.  
(Code 8308 1<sup>st</sup> section of Tokyo Stock Exchange)  
Kansai Mirai Financial Group, Inc.  
(Code 7321 1<sup>st</sup> section of Tokyo Stock Exchange)  
Kansai Mirai Bank, Ltd.  
Resona Card Co., Ltd.  
Kansai Sogo Shinyo Co., Ltd.

## **Announcement Regarding Completion of Realignment of Credit Card Subsidiaries**

### **through the Merger between Resona Card and Kansai Credit Service**

Resona Holdings, Inc. ("RHD" hereafter, President: Kazuhiro Higashi), Kansai Mirai Financial Group, Inc. (President: Tetsuya Kan), and Kansai Mirai Bank, Ltd. ("KMB" hereafter, President: Tetsuya Kan) hereby announce that, today, they completed realignment of their credit card subsidiaries through the merger between Resona Card Co., Ltd ("RCD" hereafter, President: Takashi Tsuchiya), one of consolidated subsidiaries of RHD, and Kansai Credit Service Co., Ltd ("KCS" hereafter, President: Hiroshi Ando), one of consolidated subsidiaries of KMB in accordance with "Announcement Regarding Realignment of Credit Card Subsidiaries through the Merger between Resona Card and Kansai Credit Service", dated December 19, 2018, as scheduled.

We will further develop the credit card-related business which has been cultivated so far by providing customers with higher-value-added products and services through this realignment.

#### [Outline of Realignment]

1. Through a company split, Kansai Sogo Shinyo Co., Ltd. ("KSS", hereafter, President: Hiroshi Kaya), one of consolidated subsidiaries of KMB, succeeded all rights and obligations that KCS claimed and owned in relation to its loan guarantee business for individual customers.
2. RCD acquired all outstanding shares of KCS, making KCS its wholly owned subsidiary.
3. RCD and KCS merged with RCD being an absorbing and surviving company and KCS being an absorbed company, respectively.